

**Information to identify the case:**

Debtor 1	<u>Patricia A Hathaway</u>	Social Security number or ITIN	<b>xxx-xx-4789</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23320-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patricia A Hathaway

12/27/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Patricia A Hathaway  
 Debtor

Case No. 17-23320-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.

db Patricia A Hathaway, 3000 Walkers Trail, Apt. 18, Greensburg, PA 15601-1100  
 14677931 +Bert Overstake, 154 Alexander Avenue, Greensburg, PA 15601-2824  
 14677933 CBCS, PO Box 2724, Columbus, OH 43216-2724  
 14677938 Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189  
 14677940 New York Department of Taxation & Finance, Audit Division/Franchis Desk AG15,  
 WA Harriman State Campus, Albany, NY 12227-0001  
 14677944 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2017 01:27:20 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14677930 +EDI: AFNIRECOVERY.COM Dec 28 2017 01:08:00 Afni, Inc., Po Box 3097,  
 Bloomington, IL 61702-3097  
 14677932 EDI: CAPITALONE.COM Dec 28 2017 01:08:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14677934 +EDI: WFNNB.COM Dec 28 2017 01:08:00 Comenity Bank/lnbryant, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 14677935 +EDI: WFNNB.COM Dec 28 2017 01:08:00 Comenity Capital/hsn, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 14677936 +EDI: RCSFNBMARIN.COM Dec 28 2017 01:08:00 Credit One Bank Na, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 14677937 +EDI: TSYS2.COM Dec 28 2017 01:08:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14677939 +E-mail/Text: bankruptcy@hccredit.com Dec 28 2017 01:29:25 Hccredit/feb,  
 203 E Emma Ave Ste A, Springdale, AR 72764-4625  
 14678660 +EDI: PRA.COM Dec 28 2017 01:08:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14677941 +E-mail/Text: Supportservices@receivablesperformance.com Dec 28 2017 01:29:02 Rcvl Per Mng,  
 20816 44th Ave West, Lynnwood, WA 98036-7744  
 14677942 +EDI: RMSC.COM Dec 28 2017 01:08:00 Synch/qvc, Po Box 965018, Orlando, FL 32896-5018  
 14677943 +EDI: RMSC.COM Dec 28 2017 01:08:00 Synch/sams Club, Po Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2017 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Patricia A Hathaway bleasdb@yahoo.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com:pa07@ecfcbis.com  
 TOTAL: 3